

Gottschalk, Martin

From: Williams, Mark [mwwilliams@swlaw.com]
Sent: Friday, October 22, 2010 7:50 PM
To: Gottschalk, Martin
Subject: U.S. Patent Appl. Serial No. 10/600,483 System and Method for Facilitating a subsidiary card account (60655.1100)

Attachments: 6.1100 Response to Examiner Initiated Interview 22 Oct 2010_12115224_1.DOC

Dear Examiner Gottschalk,

The attached response reflects the Amendments we discussed during our interview, earlier today. Please contact me if you need additional information to move the case forward.

We also understand that e-mail is not a secure form of communication and consent to exchange information related to the above referenced case.

Best regards,

Mark

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10/22/2010

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Benkert et al.	Docket No.:	60655.1100
Serial No.:	10/600,483	Examiner:	Gottschalk, Martin A.
Filed:	June 19, 2003	Group Art Unit:	3693
Title:	SYSTEM AND METHOD FOR FACILITATING A SUBSIDIARY CARD ACCOUNT	Confirmation No.:	6330

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Examiner initiated interview conduct on October 22, 2010, please amend the above-identified application as follows:

Amendments to the Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.

Amendments to Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method comprising:

allocating, by a computer based system for administering a subsidiary account, a first credit line to the subsidiary account, wherein the first credit line is at least a portion of an available credit line of [[the]] a parent account, and wherein the first credit line is provided by a first account issuer;

authorizing, by the computer based system, a second credit line associated with the subsidiary account and provided by [[an]] a second account issuer, wherein the second account issuer is situated in a second country that is different from a first country associated with the first account issuer;

defining, by the computer based system, a subsidiary account spending capacity based on a currency of [[a]] the first country, the first credit line, and the second credit line;

determining, by the computer based system, an exchange rate corresponding to the currency of the first country and a currency of [[a]] the second country distinct from the first country;

determining, by the computer based system, an effective time period associated with the exchange rate;

authorizing, by the computer based system, a purchase with a subsidiary account, wherein purchases made using the subsidiary account are limited by the subsidiary account spending capacity, and wherein, during the effective time period, purchases made using the subsidiary account in the currency of the second country are converted into the currency of the first country according to the exchange rate; and

accommodating, by the computer based system, an emergency transaction in accordance with predefined criteria by allowing the subsidiary account to exceed the subsidiary account's defined spending capacity.

2. (Currently Amended) The method according to claim 1, wherein the parent account is established by [[a]] the first account issuer and the subsidiary account is at least partially maintained by [[a]] the second account issuer.

3 – 8. (Canceled)

9. (Previously Presented) The method of claim 1, further comprising modifying, by the computer based system, the subsidiary account spending capacity in response to a request from the parent system.
10. (Previously Presented) The method of claim 9, further comprising modifying, by the computer based system, the available credit line of the parent account based on a modification of the subsidiary account spending capacity.
11. (Cancelled)
12. (Previously Presented) The method of claim 1, further comprising tracking, by the computer based system, spending incurred using the subsidiary account.
13. (Previously Presented) The method of claim 1, further comprising limiting, by the computer based system, total spending incurred using the subsidiary account.
14. (Previously Presented) The method of claim 1, further comprising limiting, by the computer based system, spending incurred using the subsidiary account for a specific class of goods or services.
15. (Previously Presented) The method of claim 1, further comprising limiting, by the computer based system, spending incurred using the subsidiary account at a specific class of merchants.
16. (Previously Presented) The method of claim 1, further comprising limiting, by the computer based system, spending incurred using the subsidiary account at a specific merchant.
17. (Previously Presented) The method of claim 1, further comprising enforcing, by the computer based system, specific restrictions against the subsidiary account, wherein the specific restrictions condition the use of the parent account.
18. (Canceled)
19. (Previously Presented) The method of claim 1, further comprising generating, by the computer based system, a statement for the subsidiary account.
20. (Previously Presented) The method of claim 1, further comprising generating, by the computer based system, a statement for the parent account.
21. (Previously Presented) The method of claim 1, further comprising terminating, by the computer based system, the subsidiary account in response to a request from the parent system.

22. (Previously Presented) The method of claim 1, wherein the subsidiary account is configured to carry-over spending capacity from one cycle to the next.

23. (Previously Presented) The method of claim 1, wherein the subsidiary account is configured to prevent carry-over of spending capacity from one cycle to the next.

24. – 40. (Canceled)

41. (Withdrawn) A system for administering a subsidiary account, the system comprising:

a server configured to:

receive, from a parent system, a request to establish a subsidiary account associated with a parent account,

define a subsidiary account spending capacity based on a currency of a first country,

determine an exchange rate corresponding to the currency of the first country and a currency of a second country distinct from the first country,

receive, from the parent system, an effective time period associated with the exchange rate; and

a database configured to store a subsidiary account identifier, the exchange rate, and the effective time period, wherein purchases made using the subsidiary account are limited by the subsidiary account spending capacity, and wherein, during the effective time period, purchases made using the subsidiary account in the currency of the second country are converted into the currency of the first country according to the exchange rate.

42. (Withdrawn) The system according to claim 41, further comprising:

a merchant system including:

a merchant server configured to receive at least one of an account number and a transaction request, and

a merchant point of sale (POS) device configured to communicate with a customer interface and the merchant server, the POS device configured to receive an account number and provide the account number and the transaction request to the merchant server;

the customer interface for inputting the account number to the merchant server; and

a financial institution system configured to communicate with the merchant server.

43. (Withdrawn) The system according to claim 41, wherein the subsidiary account is reloadable.

44. (Withdrawn) The system according to claim 41, wherein the subsidiary account is fully maintained by one of a domestic and foreign financial institution.

45. (Withdrawn) The system according to claim 42, wherein the financial institution system further includes a financial institution server configured to communicate with the merchant server.

46. (Withdrawn) The system according to claim 45, wherein the financial institution system further includes a financial institution database configured to communicate with the financial institution server, the financial institution database including a plurality of distinct subsidiary account storage locations wherein at least one of the plurality of distinct subsidiary account storage locations stores a unique subsidiary card number, the unique subsidiary card number corresponding to the subsidiary account number.

47. (Withdrawn) The system according to claim 46, wherein the subsidiary account number further includes a unique transaction routing code, said routing code corresponding to the financial institution system.

48. (Withdrawn) The system according to claim 47, wherein the financial institution system is located in a foreign country, wherein the merchant server provides the subsidiary account number and the transaction request to the financial institution server, in accordance with at least one of an account domestic payment network system code and the unique transaction routing code.

49. (Withdrawn) The system according to claim 48, wherein the financial institution server is configured to match the account number to a corresponding one of the plurality of subsidiary card numbers, the financial institution server further configured to retrieve the corresponding subsidiary card number in response to the transaction request, the subsidiary card number including subsidiary account information.

50. (Withdrawn) The system according to claim 49, wherein the subsidiary card number is characterized by a predetermined monetary value.

51. (Withdrawn) The system according to claim 50, wherein the financial institution server is configured to compare the transaction request to the predetermined monetary value, and provide to

the merchant system at least one of a transaction authorized or transaction denied message, the transaction authorized message being provided where the transaction request is less than or equal to the predetermined monetary value, the transaction denied message being provided where the transaction request is more than the predetermined monetary value.

52. (Withdrawn) The system according to claim 51, wherein the financial institution is characterized by a financial institution domestic payment network system code, the financial institution domestic payment network system code corresponding to the account domestic payment network system code.

53. (Withdrawn) The system according to claim 52, wherein the financial institution server is configured to provide a monetary amount to the merchant server in response to the transaction request.

54. (Withdrawn) The system according to claim 53, wherein the financial institution server is configured to provide the monetary amount in accordance with existing monetary exchange rates.

55. (Withdrawn) The system according to claim 54, wherein the subsidiary card number is characterized by an expiration date, and the transaction request is characterized by a transaction request date.

56. (Withdrawn) The system according to claim 55, wherein the merchant system server provides the transaction request date to the financial institution system server.

57. (Withdrawn) The system according to claim 56, wherein the financial institution server is configured to compare the transaction request date to the expiration date, the merchant server further configured to return a transaction denied message where the transaction date occurs later in time than the expiration date.

58. (Withdrawn) The system according to claim 57, wherein the parent system is further configured to communicate with the financial institution system server and to provide the predetermined monetary value to the financial institution for establishing the subsidiary account spending limit, the subsidiary account spending limit corresponding to the predetermined monetary amount, the predetermined monetary value provided in a currency capable of being processed by the financial institution system.

59. (Withdrawn) The system according to claim 58, wherein the financial institution server is configured to reload the subsidiary account spending limit in response to the provided predetermined monetary value.

60. (Withdrawn) The system according to claim 59, wherein the parent system is configured to provide an updated expiration date to the financial institution server, the updated expiration date corresponding to at least one of the subsidiary card numbers, the updated expiration date configured to replace the subsidiary card expiration date correlating to the one of the subsidiary accounts.

61. (Withdrawn) A system according to claim 60, wherein the financial institution server is configured to provide a portion of the predetermined monetary value to the parent system at the expiration date, the portion of the predetermined value being provided in the currency of the country of at least one of the financial institution and the parent system.

62. (Previously Presented) The method of claim 1, further comprising reducing, by the computer based system, the available credit line of the parent account by the first amount.

63. (Currently Amended) A tangible non-transitory computer-readable storage medium having computer-executable instructions stored thereon that, if executed by a computer based system for administering a subsidiary account, cause the computer based system to perform operations comprising:

allocating, by the computer based system, a first credit line to the subsidiary account, wherein the first credit line is at least a portion of an available credit line of ~~[[the]]~~ a parent account, and wherein the first credit line is provided by a first account issuer;

authorizing, by the computer based system, a second credit line associated with the subsidiary account and provided by ~~[[an]]~~ a second account issuer, wherein the second account issuer is situated in a second country that is different from a first country associated with the first account issuer;

defining, by the computer based system, a subsidiary account spending capacity based on a currency of ~~[[a]]~~ the first country, the first credit line, and the second credit line;

determining, by the computer based system, an exchange rate corresponding to the currency of the first country and a currency of ~~[[a]]~~ the second country distinct from the first country;

determining, by the computer based system, an effective time period associated with the exchange rate;

authorizing, by the computer based system, a purchase with a subsidiary account, wherein purchases made using the subsidiary account are limited by the subsidiary account spending capacity, and wherein, during the effective time period, purchases made using the subsidiary account in the currency of the second country are converted into the currency of the first country according to the exchange rate; and

accommodating, by the computer based system, an emergency transaction in accordance with predefined criteria by allowing the subsidiary account to exceed the subsidiary account's defined spending capacity.

64. (Currently Amended) A computer based system for administering a subsidiary account comprising:

a network interface communicating with a memory;

the memory communicating with a processor; and

the processor, when executing a computer program, is configured to:

allocate, by the processor, a first credit line to the subsidiary account, wherein the first credit line is at least a portion of an available credit line of [[the]] a parent account, and wherein the first credit line is provided by a first account issuer;

authorize, by the processor, a second credit line associated with the subsidiary account and provided by [[an]] a second account issuer, wherein the second account issuer is situated in a second country that is different from a first country associated with the first account issuer;

define, by the processor, a subsidiary account spending capacity based on a currency of [[a]] the first country, the first credit line, and the second credit line;

determine, by the processor, an exchange rate corresponding to the currency of the first country and a currency of [[a]] the second country distinct from the first country;

determine, by the processor, an effective time period associated with the exchange rate;

authorize, by the processor, a purchase with a subsidiary account, wherein purchases made using the subsidiary account are limited by the subsidiary account spending capacity, and wherein, during the effective time period, purchases made using the subsidiary account in the currency of the second country are converted into the currency of the first country according to the exchange rate; and

accommodate, by the processor, an emergency transaction in accordance with predefined criteria by allowing the subsidiary account to exceed the subsidiary account's defined spending capacity.

REMARKS

Applicants reply to the Examiner Initiated Interview conducted on October 22, 2010. Claims 41-61 have been withdrawn from consideration by the Examiner. Applicants cancel claims 3-4, without prejudice or disclaimer to filing one or more claims having similar subject matter. Support for the amendments may be found in the originally-filed specification, claims, and figures. Applicants assert that the application is in condition for allowance and reconsideration of the pending claims is requested.

Examiner Interview

Applicants would like to thank the Examiner for taking the time to discuss the currently pending claims and cited references with Applicant's attorney Mark Williams (Reg. No. 64,425). Based on discussion with the Examiner, Applicants and Examiner agree that the currently recited Amendments place the independent claims 1, 63, and 64 in condition for allowance.

Furthermore, claims 2, 9-10, 12-17, 19-23, and 62 variously depend from independent claim 1. As such, Applicants assert that claims 2-4, 9-10, 12-17, 19-23, and 62 are differentiated from the cited references for the same reasons as set forth above, in addition to their own novel features. Thus, Applicants respectfully request allowance of all claims 1-2, 9-10, 12-17, 19-23, and 62-64.

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. If an extension of time is necessary, please accept this as a petition therefore. Applicants invite the Office to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

Dated: October 22, 2010

By: /s/Mark Williams
Mark Williams
Reg. No. 64,425

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